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Continuing Education Credit — April 2025

As a subscriber to Financial-Planning.com, you can earn up to 12 hours of CE credit from the CFP Board and the Investments & Wealth Institute.

Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team

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1. Per Secure 2.0, in 2026 catch-up contributions to retirement plans must be made on a Roth basis if the participant earned more than this amount in 2025: *
$145,000
$155,000
$165,000
$175,000
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2. However, this type of retirement plan is exempt from the Roth catch-up requirement: *
401(k)
403(b)
SIMPLE IRA
Employee Stock Ownership Plan
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3. Annual contributions to ABLE accounts — tax-advantaged savings accounts for those with disabilities — are capped at this amount: *
$21,500
$21,000
$19,500

$19,000
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4. Starting in 2026, the age at which an individual with significant disabilities can establish an ABLE account will rise to: *
36
38
42
46
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5. As of 2024, the median SEC-registered RIA had $403.5 million in assets under management and this many employees: *
6
8
10
12
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6. This percentage of state-registered RIAs had two employees or less, according to a NASAA survey: *
63%
73%
83%
93%
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7. A retiree with $1.5 million can expect their savings to last for 54 years if they live in this state: *
West Virginia
Oklahoma
Mississippi
Iowa
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8. Due to factors including health, greater caregiving duties and smaller lifetime earnings, U.S. women have, on average, this much less in retirement savings than U.S. men: *

$17,000
$27,000
$37,000
$47,000
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9. The best-performing passive ETF of the past three years by returns was ProShares Ultra Semiconductors. What was its expense ratio? *
0.59
0.95
0.98
0.58
Related Content: The 10 best- and worst-performing passive ETFs of the past 3 years

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10. Which of these best-performing passive exchange-traded funds of the past three years had the largest fund size? *
Global X MSCI Argentina ETF (ARGT) $1.05 billion
MicroSectors™ FANG+™ ETN (FNGS) $408.29 million
MicroSectors FANG+™ 3X Leveraged ETN (FNGA) $6.36 billion
Barclay’s ETN+ Select MNP (ATMP) $520.39 million
Related Content: The 10 best- and worst-performing passive ETFs of the past 3 years

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